

Information to identify the case:

Debtor 1	<u>Joseph Kenneth Pocsatko</u>	Social Security number or ITIN	xxx-xx-6097
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberly Ann Pocsatko</u>	Social Security number or ITIN	xxx-xx-5932
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20904-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Kenneth Pocsatko

Kimberly Ann Pocsatko

8/31/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph Kenneth Pocsatko
Kimberly Ann Pocsatko
Debtors

Case No. 23-20904-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 31, 2023

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Kenneth Pocsatko, Kimberly Ann Pocsatko, P.O. Box 352, Madison, PA 15663-0352
15595346	+ AMEX/CBNA, Correspondence, P.O. Box 981540, El Paso, TX 79998-1540
15595353	+ Beneficial Consumer Discount Company, C/O Beth A. Howell, Esq., Reed Smith LLP, 20 Stanwix Street, FL 12, Pittsburgh, PA 15222-4899
15595354	+ Beneficial Consumer Discount Company, C/O Teresa K. Fuchs, Esq., Fuchs Law Office, LLC, 554 Washington Ave., First Floor, Carnegie, PA 15106-2878
15595352	+ Beneficial Consumer Discount Company, C/O Cathy A. Chromulak, Esq., Chromulak & Associates, LLC, P.O. Box 577, Meadow Lands, PA 15347-0577
15595355	+ Berkheimer, 403 S 3rd Street, 2nd FL Suite B, Youngwood, PA 15697-5101
15595356	Berkheimer Tax Innovations, P.O. Box 25149, Lehigh Valley, PA 18002-5149
15595357	Berkheimer Tax Innovations, P.O. Box 25144, Lehigh Valley, PA 18002-5144
15595366	+ Elliott Community Federal Credit Union, C/O James Benson, CEO, 920 N 4th Street, Jeannette, PA 15644-1499
15595365	+ Elliott Community Federal Credit Union, 121 Gamma Drive, Pittsburgh, PA 15238-2919
15595367	HAB-DLT, Berkheimer, P.O. Box 25149, Lehigh Valley, PA 18002-5149
15595368	HAB-MISC, Berkheimer, P.O. Box 25144, Lehigh Valley, PA 18002-5144
15595369	+ Holland Mortgage Advisors, 4640 Campbells Run Road, Pittsburgh, PA 15205-1343
15595373	+ LVNV Funding, LLC, C/O Resurgent Capital Services, LP, Suite 100, MS 576, 55 Beattie Place, Greenville, SC 29601-2137
15595376	+ Mortgage Electronic Registration Systems, Inc, 1901 E. Voorhees Street, Suite C, Danville, IL 61834-4512
15595377	+ Oak Hill Dental, 206 Oak Street, P.O. Box 425, Rillton, PA 15678-0425
15595386	+ PHH Mortgage Corporation, C/O Matthew G. Brushwood, Esq., Barley Snyder, LLP, 50 North Fifth Street, 2nd FL, Reading, PA 19601-3417
15595387	PHH Mortgage Corporation, C/O Meredith H. Wooters, Esq., Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
15595379	+ Pennsylvania Turnpike Commission, E-Z Pass and Toll By Plate Customer, Service Center, 300 East Park Drive, Harrisburg, PA 17111-2729
15595380	+ Pennsylvania Turnpike Commission, Linebarger Goggan Blair & Sampson, LLP, One Penn Center, 1617 John F. Kennedy Blvd., Suite 555, Philadelphia, PA 19103-1840
15595381	+ Pennsylvania Turnpike Commission, C/O Michelle Henry, Esq., Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
15595397	+ TD Bank USA, NA / Target Card, C/O Greg Braca, Pres. & CEO, 2035 Limestone Road, Wilmington, DE 19808-5529

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 01 2023 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2023 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 01 2023 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us		

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		Aug 31 2023 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Sep 01 2023 03:23:00	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15595343	+ Email/Text: backoffice@affirm.com	Aug 31 2023 23:39:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St. Floor 4, Pittsburgh, PA 15212-5862
15595344	Email/Text: backoffice@affirm.com	Aug 31 2023 23:39:00	Affirm, Inc., Attn: Libor Michalek, Pres., 650 California Street, FL 12, San Francisco, CA 94108-2716
15595345	+ Email/PDF: bncnotices@becket-lee.com	Aug 31 2023 23:44:58	American Express, Attn Ravi Radhakrishnan, Exec. Vice Pres, World Financial Center, 200 Vesey Street, New York, NY 10285-1000
15595347	+ EDI: TSYS2	Sep 01 2023 03:23:00	Barclays Bank Delaware, C/O Barry Rodriguez, CEO, 125 South West Street, Wilmington, DE 19801-5014
15595348	+ Email/Text: pcabkt@phillips-cohen.com	Aug 31 2023 23:38:00	Barclays Bank Delaware, C/O Phillips & Cohen Associates, Ltd., 1002 Justison Street, Wilmington, DE 19801-5148
15595349	Email/Text: pcabkt@phillips-cohen.com	Aug 31 2023 23:38:00	Barclays Bank Delaware, C/O Phillips & Cohen Associates, Ltd., Mail Stop: CSU-F, 1002 Justison Street, Wilmington, DE 19801-5148
15595350	EDI: TSYS2	Sep 01 2023 03:23:00	Barclays Bank Delaware/Old Navy, P.O. Box 8803, Wilmington, DE 19899-8803
15595351	+ EDI: HFC.COM	Sep 01 2023 03:23:00	Beneficial Consumer Discount Company, Attn: Elizabeth A. Dawson, Vice Pres., 2700 Sanders Road, Prospect Heights, IL 60070-2701
15595358	+ EDI: CAPITALONE.COM	Sep 01 2023 03:23:00	Capital One Bank USA, NA, C/O Capital One Financial Corp., Attn Richard D. Fairbank, Chairman & CEO, 1680 Capital One Drive, Mc Lean, VA 22102-3407
15595360	Email/Text: bankruptcy@clearviewfcu.org	Aug 31 2023 23:38:00	Clearview Federal CREDIT Union, C/O Ron Celaschi, Pres., 8805 University Blvd., Moon Township, PA 15108-2580
15595359	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 31 2023 23:38:00	Clearview Federal Credit Union, Attn: Bankruptcy, 8805 University Boulevard, Moon Township, PA 15108-4212
15595361	+ EDI: WFNNB.COM	Sep 01 2023 03:23:00	Comenity Capital Bank, C/O John Marion, Pres., 12921 South Vista Station Blvd., Draper, UT 84020-2377
15595362	EDI: WFNNB.COM	Sep 01 2023 03:23:00	Comenity Capital Bank / Carters, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15595363	EDI: DISCOVER.COM	Sep 01 2023 03:23:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
15595364	+ EDI: DISCOVER.COM	Sep 01 2023 03:23:00	Discover Bank, C/O Roger C. Hochschild, Pres. & CEO, 502 E. Market Street, Greenwood, DE 19950-9700
15595370	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 31 2023 23:38:00	Kohl's/Capital One, Attn: Credit Administrator, P.O. Box 3043, Milwaukee, WI 53201-3043
15595371	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 31 2023 23:44:38	LVNV Funding LLC, C/O Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
15595374	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 31 2023 23:44:33	LVNV Funding, LLC, Attn: Bryan Faliero, Pres., 55 Beattie Place, Greenville, SC 29601-5115
15595372	+ Email/PDF: resurgentbknotifications@resurgent.com		

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15595375	^	MEBN	Aug 31 2023 23:44:55	LVNV Funding, LLC, C/O Bryan Faliero, Pres., 55 Beattie Place, Greenville, SC 29601-5115
15595385	+	EDI: LCIPHHMRGT	Aug 31 2023 23:27:25	Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
15595388		Email/Text: bankruptcynotices@psecu.com	Sep 01 2023 03:23:00	PHH Mortgage Corporation, C/O George Henley, Executive Vice Pres., 1 Mortgage Way, Mount Laurel, NJ 08054-4624
15595389	+	Email/Text: bankruptcynotices@psecu.com	Aug 31 2023 23:38:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
15595378	^	MEBN	Aug 31 2023 23:38:00	PSECU, Attn: George Rudolph, President & CEO, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
15595383	+	Email/PDF: ebnotices@pnmac.com	Aug 31 2023 23:27:06	Pennsylvania Turnpike Commission, C/O PA Turnpike Toll By Plate, PO Box 645631, Pittsburgh, PA 15264-5254
15595384		Email/PDF: ebnotices@pnmac.com	Aug 31 2023 23:44:44	PennyMac Loan Services, LLC, C/O Doug Jones, Pres., 3043 Townsgate Road, Ste. 200, Westlake Village, CA 91361-3027
15595382		Email/PDF: ebnotices@pnmac.com	Aug 31 2023 23:45:29	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 950002, Fort Worth, TX 76155-9802
15595391		EDI: RMSC.COM	Aug 31 2023 23:57:36	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
15595390		EDI: RMSC.COM	Sep 01 2023 03:23:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15595392		EDI: RMSC.COM	Sep 01 2023 03:23:00	Synchrony Bank, C/O Margaret Keane, Pres. & CEO, 170 West S. Election Road, Draper, UT 84020
15595393		EDI: RMSC.COM	Sep 01 2023 03:23:00	Synchrony Bank / Amazon, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15595394	+	EDI: RMSC.COM	Sep 01 2023 03:23:00	Synchrony Bank / Care Credit, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15595395	+	EDI: RMSC.COM	Sep 01 2023 03:23:00	Synchrony Bank / Care Credit, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064
15595396		EDI: RMSC.COM	Sep 01 2023 03:23:00	Synchrony Bank / JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15595398	+	EDI: WTRRN BANK.COM	Sep 01 2023 03:23:00	Synchrony Bank / Sam's Club, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15595399		Email/Text: BankruptcyNotice@upmc.edu	Sep 01 2023 03:23:00	TD Bank USA/Target Credit, C/O Financial & Retail Services, Mailstop BT, POB 9475, Minneapolis, MN 55440-9475
15595400	^	MEBN	Aug 31 2023 23:38:00	UPMC, Attn: Patient Billing, 200 Lothrop Street, Pittsburgh, PA 15213-2582
			Aug 31 2023 23:27:13	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

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TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Daniel J. Boger	on behalf of Joint Debtor Kimberly Ann Pocsatko dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Daniel J. Boger	on behalf of Debtor Joseph Kenneth Pocsatko dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6